
From: Mike [mbielawa@cicchicago.com]
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To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

CRA is critical to communities, and certainly to President Bush's desired "Ownership Society". Don't throw the baby out with the bathwater by eliminating the investment test---clean up the investment test by offering a Community Development Test option. Don't eliminate the tie to Low and Moderate Income persons---that's what the law is all about!

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